



February 13th., 2009

To Whom It May Concern;

For many years we have had the pleasure of dealing with Len MacLachlan and LBM Consulting Ltd. We find the entire staff of LBM Consulting to be very understanding, and accommodating to our needs.

Len handles any issue or concern in a very professional and timely manner. The pride and care that he shows when dealing with his other clients, is reflected in the service that we receive from LBM Consulting. He is extremely effective in finding solutions to cost increases, and in being pro-active with respect to activity monitoring our program through out the year.

I can say that I am truly proud to be associated with Len MacLachlan and the staff of LBM Consulting as one of important "advisors" I depend on for our Group Benefits program. I would strongly recommend them to others looking for superior service, and care.

Yours truly,

A handwritten signature in black ink that reads "Robert Locke". The signature is written in a cursive style with a large, prominent "R" and "L".

Robert Locke, General Manager
Hiawatha Horse Park & Entertainment Centre